

Group Flood Insurance Policy

FEMA applicants in Special Flood Hazard Areas, who receive disaster assistance after a flooding event, are required to buy and keep flood insurance on their property. As part of FEMA’s Other Needs Assistance (ONA), FEMA will provide a Group Flood Insurance Policy (GFIP) for three years. After that, homeowners and renters of the address are required to get a flood insurance policy. Renters must get insurance to cover their contents.

If the cost of a GFIP policy exceeds the remaining amount of ONA available to an applicant, then the applicant will be responsible for purchasing individual flood insurance.

Applicants who accept a U.S. Small Business Administration disaster loan during the disaster in which a flood insurance requirement is established, will not be considered for a FEMA-purchased GFIP certificate, and must purchase individual flood insurance.

Affected homeowners receive a notification from FEMA stating they have been included on a GFIP plan and will receive a “Certificate of Flood Insurance;”

Affected renters receive a notification from FEMA informing them of their eligibility to receive a GFIP certificate for their contents. They must contact FEMA within six months of receiving the notification and confirm they have moved back, or intend to move back, to their pre-disaster residence.

Policy holders receive several reminders their policy is expiring. Every year they get an anniversary letter which includes a reminder insert. They also get a notice 45 days prior to expiration, and then a final notice of expiration.

When the GFIP expires, the applicant is responsible for purchasing and maintaining flood insurance on their own. Failure to maintain flood insurance may result in denial of future FEMA flood disaster assistance.

For more information about Hurricane Ian recovery in Florida, visit [fema.gov/disaster/4673](https://www.fema.gov/disaster/4673) and <https://www.floridadisaster.org/>. Follow us on Twitter: [@FLSERT](https://twitter.com/FLSERT) and [@FEMARegion4](https://twitter.com/FEMARegion4).



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